NO TRANSFER TAX PAID

22-12-1

QUITCLAIM DEED WITHOUT COVENANT (Maine Statutory Short Form)
011599

FLEET BANK OF MAINE, as Assignee of the Federal Deposit Insurance Corporation, as Receiver of Maine Savings Bank, a banking corporation organized and existing under the laws of the State of Maine, having a mailing address c/o RECOLL Management Corporation, 245 Summer St., Boston, MA 02209, for consideration paid, does hereby REMISE, RELEASE, BARGAIN, SELL, CONVEY and forever QUITCLAIM, WITHOUT COVENANT, to Federal Deposit Insurance Corporation, having a mailing address c/o Legal Division, 155 Founders Plaza, East Hartford, CT 06108

certain real property interests relating to real estate located in the City of Waterville, County of Kennebec, State of Maine, as described in Schedule A Annexed hereto.

Being those same interests conveyed to Maine Savings Bank by deed of Maine Savings Bank dated Nov. 14, 1990 and recorded in the Kennebec County Registry of Deeds at Book 3834, Page 139.

Reference is made to Section 3.1 of a certain Asset Purchase and Assumption Agreement dated as of February 1, 1991 entered into among Fleet and the FDIC both in its corporate capacity and in its capacity as Receiver, and a certain Receivers Deed (sic), from the FDIC as Receiver of Maine Savings Bank, a true copy of which is recorded in the Kennebec County Registry of Deeds in Book 3908, page 277. The Receiver's Deed assigns, transfers and conveys to Fleet Bank of Maine all interest of the FDIC as Receiver of Maine Savings Bank in and to the within interests.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by Christopher J. Davies, its Vice President, this ______ day of May 1995, thereunto duly authorized.

FLEET BANK OF MAINE as Assignee of Federal Deposit Insurance The Corporation as Receiver of Maine Savings Bank

Christopher /J. Davies Its: Banking Officer

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COMMONWEALTH OF MASSACHUSETTS SUFFOLK, SS.

May 3/, 1995

Then personally appeared before me the above named Christopher J. Davies, Vice President of Fleet Bank of Maine in its said capacity, and acknowledged the foregoing to be his free act and deed in his said capacity and the free act of Fleet Bank of Maine in its said capacity.

Name:

Notary Public

My Commission Expires:

MAUREEN T. SHYNE NOTARY PUBLIC tv commission exp. Oct. 23, 1998

EXHIBIT A

All Special Declarant Rights and other rights including development Rights and Easements, reserved by the Declarant in the Condominium known as Ridgewood Heights Condominium known as Ridgewood Heights Condominium known as Ridgewood Heights Condominium, situated in said Waterville, all as more fully set forth in the Declaration of Condominium of Ridgewood Heights Condominium dated December 29, 1989, and recorded in the Kannebec County Registry of Deeds in Book 3676, Page 1 as amended from time to time (the "Declaration"), and in the Plats and Plans of the Condominium recorded in said Registry of Deeds at Plan Book E-90001 through E-90010, as amended from time to time, including without limitation those rights reserved pursuant to Articles 4 and 7 of the Declaration. As used herein, the term "Special Declarant Rights" includes, without limitation, all rights, whether astablished under the provisions of the Declaration, the Maine Condominium Act, or otherwise, which are necessary or appropriate to construct and create 14 additional Condominium Units (for a total of 44 units) and Limited Common Elements, and any related interests and rights in the Condominium, or to implement and complete the sale of said units in the Condominium according to the terms of any agreement of sale.

These rights are subject to:

- (a) Existing utility easements, rights and lines located on the premises, including the Central Maine Power Company, New England Telephone Company and Kennebec Water District easements, rights and lines.
- (b) Applicable state and municipal statutes, regulations, ordinances, permits, approvals, and laws, including, without limitation, the terms of the Site Location of Development Act Order and the approvals from the City of Waterville.
- (c) The covenant running with the land that future use of the premises shall be restricted to residential use only with no commercial use of any type. Residential condominiums shall be permitted and rental of residential units shall not be deemed commercial use.
- (d) The condition that there be no further subdivision with out the necessary state and local (Planning Board) approvals, Unit Owners Association approvals, and Declarant approvals, except that Declarant, its successors and assigns shall not need Unit Owner or Unit Owners Association approval for the construction of additional units pursuant to its Development Rights and Special Declarant Rights set forth in the Declaration.
 - (a) Those matters set forth in or referred to in the Declaration of Condominium of Ridgewood Heights Condominium, dated

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December 3, 1989, and recorded in the Kennebec County Registry of Desds in wook 3676, Page 3, as amended form time to time (the Desds in wook 3676, Page 3, as amended form time to time (the "Declaration"), the Bylaws of the Ridgewood Heights Owners Association and in the Plats and Plans of the Condominium recorded in said Registry of Deeds at Plan Book E-90003 through E-90010, as amended from time to time, including without limitation the sixty (60°) foot wide permanent greenbelt buffer strip along the stream as shown on the Condominium Plats.

RECEIVED KENNEBEC SS.

195 JUN 15 AH 9: 30

ATTEST: Tarme Ruch Manuel Manuel REGISTER OF DEEDS

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